

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 16-33412-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Atef G Youssef
7 Redcoat Drive
East Brunswick, NJ 08816

Tereza F Youssef
7 Redcoat Drive
East Brunswick, NJ 08816

Social Security No.:

xxx-xx-4591

xxx-xx-4577

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 28, 2021.

On December 25, 2022 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: February 8, 2023
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 29, 2022

JAN: wdr

Jeanne Naughton
Clerk

In re:
Atef G Youssef
Tereza F Youssef
Debtors

Case No. 16-33412-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 29, 2022

Form ID: 185

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Atef G Youssef, Tereza F Youssef, 7 Redcoat Drive, East Brunswick, NJ 08816-2758
cr	+ BANK OF AMERICA, N.A., c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
cr	+ Specialized Loan Servicing LLC, PO Box 636007, Littleton, CO 80163-6007
cr	+ Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
516847619	+ Capital One Line of Credit, 265 Broadhollow Road, Melville, NY 11747-4833
516670293	+ Home Depot Loan Services, P.O. Box 530584, Atlanta, GA 30353-0584
516538695	+ Provident Cash Reserve, PO Box 1001, Iselin, NJ 08830-1001
516538696	+ Regions Bk/greensky Cr, 1797 Ne Expressway, Atlanta, GA 30329-7803
516538697	+ Suntrust/greensky/The Home Depot, 1797 N East Expy Ne, Brookhaven, GA 30329-7803
516538703	Wells fargo fnb Retail, Csl Dispute Team, Des Moines, IA 50306

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 29 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 29 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Dec 29 2022 20:38:00	US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS IND, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd # 202, Fairfield, NJ 07004-2927
516643516	Email/PDF: bncnotices@becket-lee.com	Dec 29 2022 20:52:27	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516709690	Email/PDF: bncnotices@becket-lee.com	Dec 29 2022 20:52:27	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516616670	Email/PDF: ebn_ais@aisinfo.com	Dec 29 2022 20:37:34	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516538677	+ Email/PDF: bncnotices@becket-lee.com	Dec 29 2022 20:52:25	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516538676	+ Email/PDF: bncnotices@becket-lee.com	Dec 29 2022 20:52:29	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516593327	Email/PDF: acg.bmw.ebn@aisinfo.com	Dec 29 2022 20:37:28	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
516538684	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Dec 29 2022 20:37:28	BMW Financial Services, 5550 Britton Pkwy, Hilliard, OH 43026-7456
516548125	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 29 2022 20:37:39	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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516538680	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 29 2022 20:38:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516538682	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 29 2022 20:38:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
516647518	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 29 2022 20:38:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
516636560	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 29 2022 20:38:00	Bank of America, NA, PO BOX 31785, Tampa, FL 33631-3785
516538685	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 29 2022 20:37:27	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516613974	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 29 2022 20:37:32	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516538690	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 20:37:42	Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516538689	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 20:37:30	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516538691	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 20:37:42	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516538692	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 20:37:42	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516538694	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 29 2022 20:37:36	Home Depot, PO Box 790345, Saint Louis, MO 63179-0345
516538687	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 29 2022 20:37:38	Chase Card, Po Box 15298, Wilmington, DE 19850
516538688	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 29 2022 20:37:38	Chase line of Credit, PO Box 6026, Chicago, IL 60680
516662106	Email/PDF: resurgentbknofications@resurgent.com	Dec 29 2022 20:37:29	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518585893	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 29 2022 20:39:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284
518585892	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 29 2022 20:39:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
516729799	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 29 2022 20:39:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516807541	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2022 20:37:34	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516808352	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2022 20:37:41	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516808353	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 29 2022 20:37:29	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517553470	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 29 2022 20:39:00	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
519475877	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 29 2022 20:39:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519475878	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		

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		Dec 29 2022 20:39:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
516538698	+ Email/PDF: gecsed@recoverycorp.com	Dec 29 2022 20:37:38	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
516538700	+ Email/PDF: gecsed@recoverycorp.com	Dec 29 2022 20:37:26	Synchrony Bank/Sams, Po Box 965060, Orlando, FL 32896-5060
516538701	+ Email/Text: bankruptcydepartment@tsico.com	Dec 29 2022 20:39:00	Transworld Sys Inc/51, Po Box 15618, Wilmington, DE 19850-5618
519494887	+ Email/Text: mtgbk@shellpointmtg.com	Dec 29 2022 20:38:00	US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, US Bank Trust National Association, c/o Shellpoint Mortgage Servicing 29603-0826
519494886	+ Email/Text: mtgbk@shellpointmtg.com	Dec 29 2022 20:38:00	US Bank Trust National Association, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
516538702	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 29 2022 20:38:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
516658800	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 29 2022 20:37:27	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516538683		Bk Of Amer
519655862		US Bank Trust National Association, Not In Its Ind
516538678	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516538679	*+	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516550131	*+	BMW Financial Services NA, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516538681	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516538686	*+	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516538693	*+	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
518174527	*+	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
517553471	*+	Specialized Loan Servicing LLC, 6200 S Quebec St, Greenwood Village, CO 80111-4720
516538699	*+	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 2 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2022

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST ajennings@raslg.com
Charles G. Wohlrab	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST cwohrlab@raslg.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV dmcdonough@flwlaw.com
Douglas J. McDonough	on behalf of Creditor BANK OF AMERICA N.A. dmcdonough@flwlaw.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Jason Brett Schwartz	on behalf of Creditor Financial Services Vehicle Trust (FSVT) jschwartz@friedmanvartolo.com bankruptcy@friedmanvartolo.com
R. A. Lebron	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bankruptcy@fskslaw.com
Robert C. Nisenson	on behalf of Debtor Atef G Youssef r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert C. Nisenson	on behalf of Joint Debtor Tereza F Youssef r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Sean M. O'Brien	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
Sindi Mncina	on behalf of Creditor US BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16